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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:)	Case Number: 19-24950
)	
LUCITA E. WILLIAMS)	Chapter: 13
)	Honorable A. Benjamin Goldgar
)	Lake County
Debtor(s))	

AGREED ORDER CONDITIONING AUTOMATIC STAY AND CO-DEBTOR STAY

This matter coming before the Court upon the Motion of AMERICREDIT FINANCIAL SERVICES, INC., D/B/A GM FINANCIAL (“AmeriCredit”) to Modify Automatic Stay and Co-Debtor Stay, due notice having been given, the parties being in agreement, and the Court being fully advised in the premises;


IT IS HEREBY ORDERED:

1. AmeriCredit’s Motion to Modify Automatic Stay and Co-Debtor Stay is granted, in part, and withdrawn, in part, subject to the conditions of this Order;
2. That if not already provided, Lucita E. Williams (“Debtor”), agrees to provide AmeriCredit with proof of insurance for the 2017 Chevrolet Impala motor vehicle bearing a Vehicle Identification Number of 2G1105S36H9193015 (the “Vehicle”), which is the subject of its Motion to Modify Automatic Stay and Co-Debtor Stay, instanter;
3. That Debtor agrees that he/she or non-filing co-buyer, Leon Williams (“Co-Debtor”), will at all times maintain valid insurance on the Vehicle wherein AmeriCredit is listed as the lienholder/loss payee and agrees to provide AmeriCredit with proof of same without demand;
4. That in the event Debtor fails to tender payment to AmeriCredit pursuant to the Chapter 13 Plan and Debtor’s and Co-Debtor’s Retail Installment Contract with AmeriCredit, to the extent that said non-payment results in a default in Debtor’s and Co-Debtor’s payment obligations thereunder to AmeriCredit of two (2) or more monthly payments, or otherwise fails to comply with any of the other terms or conditions of this Order, such failure shall constitute a default by Debtor of the provisions of this Order as to AmeriCredit, which shall have the right to take possession of and foreclose its security interest in the Vehicle as provided by Illinois law and statute without having to seek leave of Court to modify the automatic stay and co-debtor stay in these proceedings if such default is not cured within fourteen (14) days of notice to Debtor and counsel by AmeriCredit;
5. If applicable, upon modification of the automatic stay and co-debtor stay as outline above, and after AmeriCredit has foreclosed its security interest in the Vehicle, AmeriCredit shall be allowed an amended, unsecured claim for any deficiency balance remaining.

AGREED:

/s/ Alecander Preber /s/ Cari A. Kauffman
On behalf of Debtor, Lucita E. Williams On behalf of AmeriCredit Financial
Services, Inc., d/b/a GM Financial

Enter:


Honorable A. Benjamin Goldgar
United States Bankruptcy Judge

Dated: July 14, 2020

Prepared by:

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